

**Claims**

We claim:

1. A system for facilitating the management of financial transactions comprising:  
a request processor coupled to at least one of a remittance processor, arrangement manager, financial institution validator, financial transaction manager, electronic payment manager, and check writing manager, wherein:

said remittance processor is configured to process incoming payments;

said arrangement manager is configured to perform specified, periodic events;

said financial institution validator is configured to validate data regarding external institutions;

said financial transaction manager is configured to process and execute various financial transactions;

said electronic payment manager is configured to process outgoing electronic payments;

and

said check writing manager is configured to process checks.

2. The system of claim 1 further comprising at least one of a front-end for internal use and a front-end for external use.

3. The system of claim 1 wherein the financial transaction request processor facilitates communication via a messaging system.

4. The system of claim 1 wherein the remittance processor is further configured to facilitate:

scanning incoming remittances into an electronic format;

assigning a unique identifier to each remittance; and  
storing said unique identifier with data regarding the incoming remittance.

5. The system of claim 1 wherein said financial transaction processor is configured to facilitate:

receiving instructions from said request processor;  
translating the instructions into a format readable by another system; and  
transmitting the translated instructions to another system.

6. The system of claim 1 wherein said check writing manager is further configured to facilitate:

receiving a request to write a check;  
formatting said request;  
sending a print request to a printer; and  
storing data regarding each print request in a database.

7. The system of claim 1 wherein said electronic payment manager is further configured to facilitate:

receiving a request to perform an electronic transaction;  
formatting said request into a form usable by an electronic payment network;  
sending said formatted request to an electronic payment network; and  
storing data regarding each request in a database.

8. The system of claim 1 wherein said arrangement manager is further configured to facilitate:

creating periodic arrangements;  
validating arrangements against pre-determined criteria;  
storing arrangements, including a scheduled date;  
comparing a current date with scheduled dates;  
transmitting messages regarding scheduled arrangements.

9. The system of claim 1 wherein said request processor is further configured to facilitate:
  - validating transactions; and
  - directing transactions to an appropriate component.